



Maryland Attorney General's **COVID-19 Access to Justice Task Force**

MINUTES

Housing Security: Homeowner's Issues Subcommittee

July 16, 2020 2:30PM

1. Discussion of relevant issues:
 - a. Homeowner's tax credits
 - b. Renters tax credit
 - c. Tax Sales
 - i. How they affect home ownership
 1. High likelihood of people losing housing to public tax sales
 - ii. Difficulties paying tax bills
 1. Increases as time goes on due to interest and fees
 2. People with delinquent tax bill prior to pandemic adding on top of new current bills
 - iii. Public Tax Sales
 1. Most counties delayed tax sales or cancelled until next year-- different in each county
 2. Homeowners are not reaching out for help/resources due to sense of decreased urgency; may see flood for need when tax sales get closer
 3. EX: PG county delayed until July 2021
 - iv. Redemption process requires legal services
 - v. Prior proposal submitted discussed:
 1. Delay tax sales
 2. Remove most vulnerable residents from tax sale- low income, 65+
 3. Delinquent payment plans
 4. Increase awareness
 - vi. Eligibility for Homeowners tax credit
 - vii. Impacted populations
 1. Elderly

2. Black widowed women
 3. Groups of people who do not handle their own mail
 4. Faced with additional barriers such as literacy or cognitive decline
- d. Foreclosures
- i. To resume 7/27/2020
 - ii. No foreclosures for federally backed loans not allowed until Sept. 1, 2020
 1. Varies by court how residents prove loan is federally backed
 - iii. CARES act mortgage forbearance postpones mortgage payments
 - iv. Bankruptcy filings as result
2. Possible solutions:
- a. Need to ID a timeline
 - b. Increase awareness, education and knowledge for those at risk of tax sales
 - c. Legislation recommendations
 - i. Expand eligibility for homeowners tax credits and renters tax credits
 - d. Is an Executive order feasible for retroactive tax credit applications?